



# Assessing Mobile Homes

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**Assessment Division**  
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# Today's class will cover

- Definition of mobile homes – Annual Assessed and Real Property
- Review of IC 6-1.1-7 and 50 IAC 3.3
- Assessment procedures for real property and annual assessed mobile homes.
- Mobile Home FAQ's



# Assessment of Mobile Homes

- Indiana Code - IC 6-1.1-7 / Taxation of Mobile Homes

<http://www.in.gov/legislative/ic/code/title6/ar1.1/ch7.html>

- Indiana Administrative Code – Article 3.3 / 50 IAC 3.3  
Assessment of Mobile Homes

<http://www.in.gov/legislative/iac/T00500/A00033.PDF?>



# Annually Assessed Mobile Home Defined

- Mobile home that has a certificate of title issued by the Bureau of Motor Vehicles under IC 9-17-6.
- and is not on a permanent foundation.



# Manufactured Homes

## IC 9-17-6-1

### Certificate of Title Requirement

A person who owns a manufactured home that is:

- (1) personal property not held for resale; or
- (2) not attached to real estate by a permanent foundation; shall obtain a certificate of title for the manufactured home.



# Mobile Home Defined

- 50 IAC 3.3-2.3 - “Mobile Home” means a “dwelling” as defined in IC 6-1.1-7-1(b)
- A “manufactured home” as defined in IC 9-13-2-96.



# Mobile Home Defined

## IC 6-1.1-7-1(b)

“Mobile home” means a dwelling which:

- (1) is factory assembled;
  - (2) is transportable;
  - (3) is intended for year around occupancy;
  - (4) exceeds thirty-five (35) feet in length; and
  - (5) is designed either for transportation on its own chassis or placement on a temporary foundation.
- Was built **before June 15, 1976.**



# Manufactured Home Defined

## IC 9-13-2-96

“Manufactured home” means, except as provided in subsection (b), a structure that:

- (1) is assembled in a factory;
- (2) bears a seal certifying that it was built in compliance with the federal manufactured housing construction and safety standards law (42 U.S.C. 5401 et seq.);
- (3) is designed to be transported from the factory to another site in one (1) or more units;
- (4) is suitable for use as a dwelling in any season; and
- (5) is more than thirty-five (35) feet long.

(b) “Manufactured home,” for purposes of IC 9-17-6, means a structure having the meaning set forth in the federal manufactured Housing Construction and Safety Standards Law of 1974 (42 U.S.C. 5401 et seq.).

- **Has the characteristics of a mobile home but was built after June 15, 1976.**





# Annually Assessed Mobile Home





# Real Property Mobile Home Defined

- A mobile home that has an affidavit of transfer to real estate recorded by the county recorder under IC 9-17-6-15.5; (50 IAC 3.3-2-4)
- **or** has a certificate of title issued by the bureau of motor vehicles under IC 9-17-6 and is attached to a **permanent foundation**.



# Permanent Foundation Defined (50 IAC 3.3-2-3.5)

- Any structural system capable of transposing loads from a structure to the earth at a depth below the established frost line.



# Transfer to Real Estate

## IC 9-17-6-15.5

### Application of Transfer to Real Estate

- (1) Manufactured home is attached to real estate by a permanent foundation.
- (2) Affidavit of transfer to real estate and the retired certificate of title, if available, is filed with the county recorder's office.
- (3) Manufactured home deemed an improvement upon the real estate upon which it is located.

Note: Filing is not required for a person who converts a manufactured home that is attached to real estate by a permanent foundation to an improvement upon the real estate upon which it is located.



# **Rule 3. Method**

## **50 IAC 3.3-3-1**

- (a) county assessor or township assessor, if any, shall assess the mobile home for taxation
- (b) A mobile home shall be assessed as real property under the Department of Local Government Finance Real Property Assessment Rules in effect on March 1, if the mobile home meets the definition given in 50 IAC 3.3-2-4.



## Rule 3. Method

### 50 IAC 3.3-3-1 (cont'd)

(c) A mobile home shall be assessed as inventory in accordance with the Department of Local Government Finance personal property rules in effect on March 1 if the mobile home is held for sale in the ordinary course of a trade or business. **(This section no longer applies as inventory not subject to assessment)**

(d) A mobile home and all exterior features, yard structures, and improvements owned by the mobile homeowner and located on the same parcel as the mobile home shall be annually assessed under 50 IAC 3.3-5-1(b) if the mobile home meets the definition given in 50 IAC 3.3-2-2.



# Rule 4 Assessment Dates

## 50 IAC 3.3-4-1

- (a) An annually assessed mobile home shall be assessed on **January 15 and taxed at the current year's tax rate**. The owner of an annually assessed mobile home shall pay the tax in accordance with IC 6-1.1-7-7.
- (b) A mobile home assessed as real property under 50 IAC 3.3-3-1 shall be assessed on **March 1 and taxed at the following year's rate**.
- (c) A mobile home assessed as personal property under 50 IAC 3.3-3-1(c) shall be assessed on March 1 and taxed at the following year's rate. **(This section no longer applies as inventory not subject to assessment)**
- (d) A mobile home properly assessed under subsection (a) that becomes real property on or before March 1 of the same assessment year shall be assessed and taxed as real property under subsection (b).



# Rule 5 Valuation Guide

## 50 IAC 3.3-5-1

(a) County assessors or township assessors, if any, shall use the standard of true tax value as set forth in the Department of Local Government Finance real property assessment rules in the assessment of mobile homes. **(Assessment of Real Property Mobile Homes)**

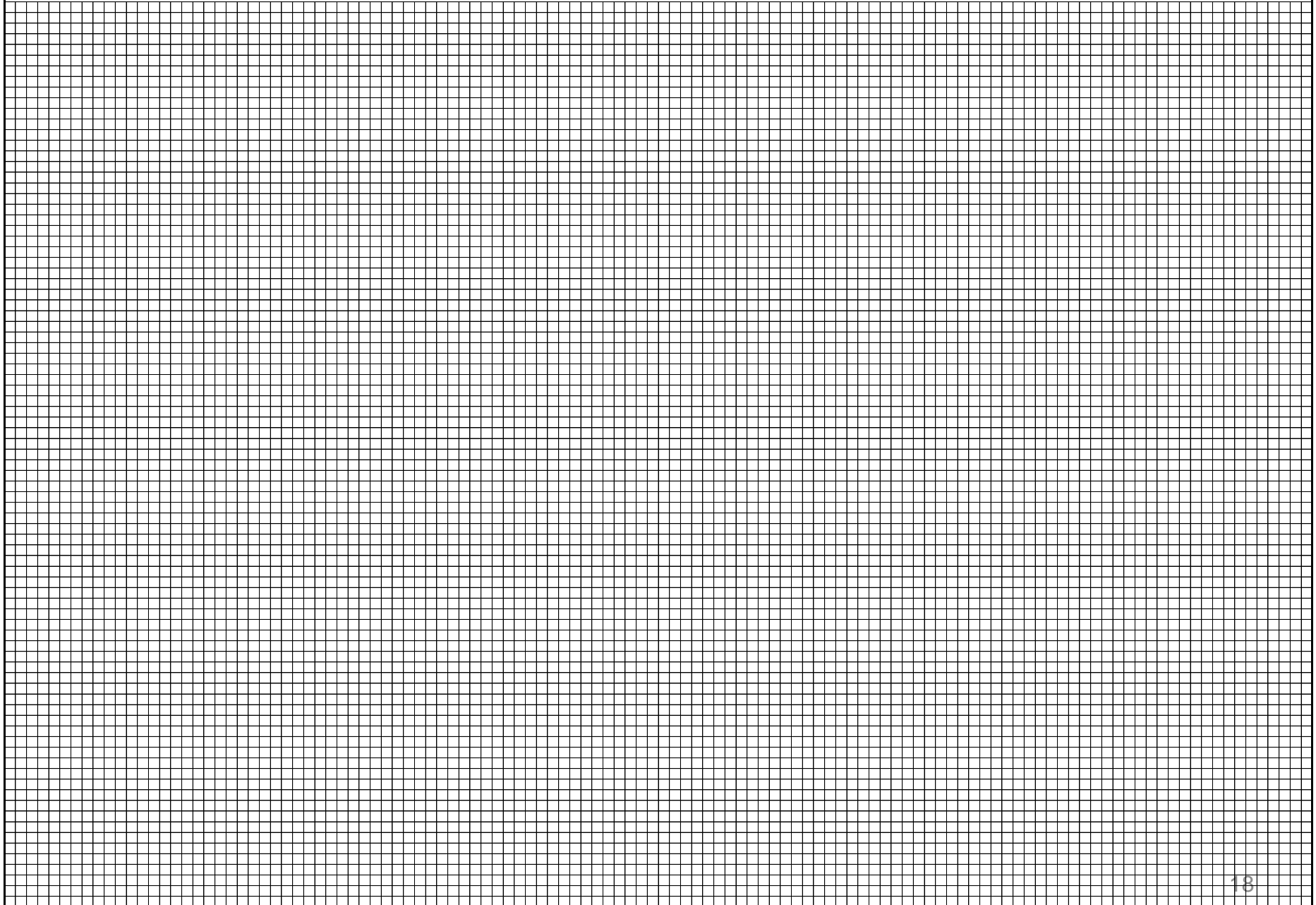
(b) All annually assessed mobile homes assessed after January 14, 2007, shall have a true tax value set at the least of the values determined using the following:

- (1) the National Automobile Dealers Association Guide;
- (2) the purchase price of the mobile home if the:
  - (A) sale is of a commercial enterprise nature;
  - (B) buyer and seller are not related by blood or marriage; and
  - (C) the sale date is within one (1) year prior to or subsequent to the January 15 valuation date; or
- (3) sales data for generally comparable mobile homes.



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# SKETCH AREA





# Notice of Assessment of Annual Assessed Mobile Home

- Form 2 – This form is mailed to the taxpayer showing make, year, location and assessed valuation.

<http://www.in.gov/dlgf/8516.htm>

- If taxpayer disagrees with the assessment, appeal needs to be filed within forty five (45) days of the mailing of this notice.



# **Movement of Mobile Homes; Transfer of Title; Permits – IC 6-1.1-7-10**

Sec. 10.

- (a) A mobile home may not be moved from one location to another unless the owner or the occupier obtains a permit to move the mobile home from the county treasurer.
- (b) The Bureau of Motor Vehicles may not transfer the title to a mobile home unless the owner obtains a permit to transfer the title from the county treasurer.
- (c) A county treasurer shall issue a permit which is required to either move, or transfer the title to, a mobile home if the taxes due on the mobile home have been paid. The permit shall state the date it is issued.



# **Sale of Mobile Home - IC 6-1.1-7-10.4**

Sec. 10.4. The owner of a mobile home who sells the mobile home to another person shall provide the purchaser with the permit required by section 10(b) of this chapter before the sale is consummated.



# Movers of mobile homes, possession of permit – IC 6-1.1-7-11

## Sec. 11.

- (a) A person who is engaged to move a mobile home may not provide that service unless the owner or occupier presents him with a permit to move the mobile home and the permit is dated not more than one (1) month before the date of the proposed move. The mover shall retain possession of the permit while the mobile home is in transit.
- (b) The mover shall return the permit to the owner or occupier of the mobile home when the move is completed.



# **Violation of IC 6-1.1-7-11(a); offense (IC 6-1.1-7-12)**

Sec. 12. A person who violates section 11(a) of this chapter commits a Class C infraction.



# Changes to Inventory Definition and Waiver of Property Tax Liability

- Effective Jan. 1, 2010, Sec. 84 of HEA 1001 amends definition of inventory (not subject to assessment & taxation) to include mobile and manufactured homes.
- Sec. 92 of HEA 1001, waiver of property tax liability on abandoned mobile or manufactured homes. (See July 13, 2009 Memorandum)





# Waiver of personal property tax liability - IC 6-1.1-7-15

Sec. 15. (a) This section applies to a mobile home or manufactured home:

- (1) that has deteriorated to a degree that it can no longer provide suitable protection from the elements as to be used as a primary place of residence;
- (2) that has little or no value as a structure to be rehabilitated for use as a primary place of residence;
- (3) on which personal property tax liability has been imposed in an amount that exceeds the estimated resale value of the mobile home or manufactured home; and
- (4) that has been abandoned in a mobile home community licensed under IC 16-41-27.



## **Waiver of personal property tax liability - IC 6-1.1-7-15 (cont'd)**

(b) The holder of the title of a mobile home or manufactured home described in subsection (a) may submit a written request to the county assessor for the county where the mobile home or manufactured home is located requesting that personal property tax liability imposed on the mobile home or manufactured home be waived. If the county assessor determines that the property that is the subject of the request meets the requirements in subsection (a), the county assessor shall send to the applicant a letter that waives the property taxes, special assessments, interest, penalties, and costs assessed against the property under this article, subject to compliance with subsection (c). The county assessor shall deliver a copy of the letter to the county auditor and the county treasurer.



# Waiver of personal property tax liability - IC 6-1.1-7-15 (cont'd)

(c) Upon receipt of a letter waiving property taxes imposed on a mobile home or manufactured home, the holder of the title of the property that is the subject of a letter issued under subsection (b) shall:

(1) deliver a signed statement to the county assessor stating that the mobile home or manufactured home:

(A) will be dismantled or destroyed either at its present site or at a remote site; and

(B) will not be used again as a dwelling or other shelter; and

(2) dismantle or destroy the mobile home or manufactured home and not use the mobile home or manufactured home as a structure after the issuance date of the letter waiving property taxes.

(d) The county auditor shall remove from the tax duplicate the property taxes, special assessments, interest, penalties, and costs for which a waiver is granted under this section.



# Mobile Home Frequently Asked Questions

As a follow-up to the October 22, 2010 Conference Calls on Mobile Homes, a list of FAQ's and answers was issued on November 22, 2010.



# NADA References

- The NADA 2012 Manufactured Housing Appraisal Guide and/or CD-Rom version can be purchased by contacting NADA. <http://www.nadaappraisalguides.com/>
- You can also contact NADA directly at (800) 966-6232.



# Assessing Mobile Homes

Questions??



# Contact Us

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- Web site: [www.in.gov/dlgf](http://www.in.gov/dlgf)
  - “Contact Us”  
<http://www.in.gov/dlgf/2338.htm>